## **BRISTOL WEST QUICK FACTS: COMMERCIAL AUTO**





Bristol West<sup>®</sup> Commercial Auto, for your small business customers (sole proprietors, corporations and partnerships) with nine or fewer vehicles.

# Why write a Bristol West Commercial Auto policy vs. a Personal Auto policy?

A Bristol West Commercial Auto policy is best in situations that require insurance coverage for third parties as an additional insured, Liability coverage for employees (hired or non-owned autos), or for vehicles that are not eligible on a Personal Auto policy.

## **Our Commercial Auto Sweet Spot is:**

- Preferred to non-standard customers who may have outgrown a Business Use endorsement on a Personal Auto policy.
- Small business owners who have nine or fewer vehicles up to 33,000 pounds, GVW.

## **Target Business Classes:**

- Contractors
- Retail and Services
- Wholesale Trade

- Landscapers
- Food Services

## HIGHLIGHTS THAT MAKE US STAND OUT:

#### **Discounts:**

Here are some of the available money-saving discounts:

- Paid-in-Full (except California)
- Business Experience
- Prior Insurance
- Commercial Driver's License

## **eSignature**

This real-time, "click to sign" signature process for policy documents is a convenient, mobile-friendly feature, and it's standard for all new Bristol West Commercial Auto policies. This saves you and your customers valuable time and effort. Automatic reminders prompt your customer to complete the process, meaning minimal follow up for you.

### **Text Alert Payment Reminders**

When your customers elect to receive text reminders, links to our mobile website and IVR are included within the text message so they can easily pay their bill. Customer retention increases significantly for customers who receive Text Alerts and it can free up more time for you to sell.

## **USDOT Number Operating History.**

Bristol West uses operating history collected by the Federal Motor Carrier Safety Administration (FMCSA) in determining the most accurate rates for commercial auto customers with a USDOT number. If the business has a vehicle with a USDOT number, enter the USDOT number on the general screen. If USDOT information is not found, verify the number in the SAFER system (http://safer.fmcsa.dot.gov/) using the business name.

Log into IAProducers.com and select "Quote New Auto", then select "New Customer/New Commercial Auto Quote" today to quote and book Bristol West Commercial Auto policies.

Insurance underwritten by a member of the Bristol West Insurance Group or Foremost Insurance Group. The Bristol West and Foremost companies are part of the Farmers Insurance Group®, 6301 Owensmouth Ave., Woodland Hills, CA 91367. 9016905 10/19

<sup>\*</sup>Not all policies, discounts, coverages and features are available in all states.